

Debtor 1 Hector Espana, Jr.

Debtor 2 Jennifer Espana  
(Spouse, if filing) aka Jennifer Gonzalez

United States Bankruptcy Court for the: Northern District of Illinois  
(State)

Case number 19-15429

## 12/15

Debtor 1 Hector Espana, Jr. Case Number (if known) 19-15429  
First Name Middle Name Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

**x** /s/ Matthew Tillma Date 10/22/2020  
Signature

Print: Matthew Tillma Title Authorized Agent for U.S. Bank National Association  
First Name Middle Name Last Name

Company Bonial & Associates, P.C.

Address 14841 Dallas Parkway, Suite 425  
Number Street  
Dallas, Texas 75254  
City State Zip Code

Contact phone (972) 643-6600 Email POCInquiries@BonialPC.com

**CERTIFICATE OF SERVICE OF NOTICE OF MORTGAGE PAYMENT CHANGE**

I hereby certify that a true and correct copy of the foregoing document has been served upon the following parties in interest on or before October 27, 2020 via electronic notice unless otherwise stated.

**Debtor** *Via U.S. Mail*

Hector Espana, Jr.  
464 Haber Ct  
Northlake, Illinois 60164

**Debtor** *Via U.S. Mail*

Jennifer Espana  
464 Haber Ct  
Northlake, Illinois 60164

**Debtors' Attorney**

David H Cutler  
Cutler & Associates, Ltd  
4131 Main St.  
Skokie, Illinois 60076

**Chapter 13 Trustee**

Marilyn O. Marshall  
224 South Michigan Ste 800  
Chicago, Illinois 60604

Respectfully Submitted,

/s/ **Matthew Tillma**

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U.S. Bank Home Mortgage  
P.O. Box 21948  
Eagan, MN 55121

## Contact Information

**Live Customer Support:** 800-365-7772  
Mon-Fri 7 a.m. - 8 p.m. CT and Sat 8 a.m. - 2 p.m. CT  
Automated Services also available at this number 24 hours**Live Hearing Impaired Customer Support:** 800-874-5563  
Monday-Friday, 8 a.m. - 5 p.m. CT  
A TDD/TTY machine is required when calling this number**Correspondence Address**  
U.S. Bank Home Mortgage  
P.O. Box 21948  
Eagan, MN 55121  
**Notice of Error and Request for Information**  
U.S. Bank Home Mortgage  
P.O. Box 21977  
Eagan, MN 55121**Website** www.usbankhomemortgage.com

## Home Mortgage

HECTOR ESPANA JR  
464 HABER CT  
NORTHLAKE IL 60164-1742

## Payment Information

ACCOUNT NUMBER:

ANALYSIS DATE: 09/22/20

	PRESENT PAYMENT	NEW PAYMENT As of 12/01/20
Principal & Interest (P&I)	739.42	739.42
Escrow Deposit	692.90	727.44
Shortage Spread	0.00	26.73
<b>Total</b>	<b>1,432.32</b>	<b>1,493.59</b>

Representation of Printed Document  
**Annual Escrow Account  
Disclosure Statement**Property Address: 464 HABER CT  
NORTHLAKE IL 60164

## Coming Year Escrow Projections

The Coming Year Escrow Projection is a month by month estimate of activity in your escrow account over the next 12 months. Your current escrow balance and all anticipated payments and disbursements are included to determine the Projected Escrow Account Balance. When your escrow balance reaches its lowest point during an account cycle, that balance is targeted to be your cushion amount or low point. The Required Escrow Account Balance is the amount to be on deposit as allowed by Federal law, State law, and/or your mortgage documents; and may include a cushion of up to 1/6th of your Anticipated Annual Disbursements. Your projected low balance is 8,916.92- and the lowest required balance should not exceed 566.62. The amount is indicated below with an arrow (<). This results in a shortage of 320.76. Please retain this statement for comparison with the actual activity in your account.

ANTICIPATED ANNUAL DISBURSEMENTS		ACCOUNT PROJECTIONS				
		MONTH	ANTICIPATED AMOUNT TO ESCROW FROM ESCROW	DESCRIPTION	PROJECTED ESCROW ACCOUNT BALANCE	REQUIRED ESCROW ACCOUNT BALANCE
MORTGAGE INS	1,929.84			<b>Beginning Balance</b>	<b>6,594.65-</b>	<b>2,888.89</b>
HAZARD INS	1,184.00	12/20	727.44	RBP MTG INS	6,028.03-	3,455.51
COUNTY TAX	5,615.39	12/20		HAZARD INS.	7,212.03-	2,271.51
		01/21	727.44	RBP MTG INS	6,645.41-	2,838.13
<b>TOTAL DISBURSEMENTS</b>	<b>8,729.23</b>	02/21	727.44	RBP MTG INS	6,078.79-	3,404.75
		02/21		COUNTY TAX	8,916.92-	566.62 <
1/12th Total Annual Disbursements		03/21	727.44	RBP MTG INS	8,350.30-	1,133.24
Monthly Deposit	727.44	04/21	727.44	RBP MTG INS	7,783.68-	1,699.86
		05/21	727.44	RBP MTG INS	7,217.06-	2,266.48
		06/21	727.44	RBP MTG INS	6,650.44-	2,833.10
		07/21	727.44	RBP MTG INS	6,083.82-	3,399.72
		07/21		COUNTY TAX	8,861.08-	622.46
		08/21	727.44	RBP MTG INS	8,294.46-	1,189.08
		09/21	727.44	RBP MTG INS	7,727.84-	1,755.70
		10/21	727.44	RBP MTG INS	7,161.22-	2,322.32
		11/21	727.44	RBP MTG INS	6,594.60-	2,888.94
		<b>TOTAL</b>	<b>8,729.28</b>	<b>8,729.23-</b>		

PROJECTED ESCROW  
BALANCE SUMMARYAS OF 09/22/20  
PROJECTED LOW BAL 8,916.92-  
PLUS ESCROW ADJUSTMENT 9,162.78  
LESS REQUIRED LOW BAL 566.62SHORTAGE 320.76  
ESCROW SHORTAGE  
PRORATED FOR 12 MONTHS 26.73

An escrow adjustment of \$9,162.78, scheduled to be repaid through the bankruptcy, is included in this calculation.

**NOTICE:** This correspondence is sent only for informational purposes and/or for the purpose of compliance with the loan documents and/or applicable law. You may be afforded certain protections under the United States Bankruptcy Code. By this correspondence, U.S. Bank is not attempting to collect a debt, impose personal liability, or in any way violate the provisions of the United States Bankruptcy Code. For any questions related to the bankruptcy, please contact your bankruptcy attorney.

Effective August 1, 2020, U.S. Bank mortgage servicing has resumed standard hours of operation. See the Contact Information section above for details.

## Notices of Error and Requests for Information

Borrowers have certain rights under Federal law related to resolving errors and requesting information about their mortgage account. Notices of Error and Requests for Information must be directed to U.S. Bank, Attention: Consumer Advocacy, P.O. Box 21977, Eagan, MN 55121. Your submission must be in writing and include the name of each borrower, the loan number and a description of the error you believe has occurred OR a request for specific information regarding your mortgage loan.



MEMBER FDIC

SEE REVERSE SIDE FOR  
ADDITIONAL INFORMATION

- This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure. The projections from your previous escrow analysis are to the left of the actual payments, disbursements and escrow balance. By comparing the actual escrow payments to the previous projections listed, you can determine where a difference may have occurred.
- An asterisk (\*) indicates a difference from the projected activity in either the amount or date.
- When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.
- Your projected low point may or may not have been reached based on one or more of the following factors:

**PAYMENT(S)**

- Monthly payment(s) received earlier OR later than expected
- Monthly payment(s) received were less than OR greater than expected
- Previous overage was returned to escrow
- Previous shortage not paid entirely

**TAXES**

- Tax rate and/or assessed value changed
- Exemption status lost or changed
- Supplemental/Delinquent tax paid
- Tax bill paid earlier OR later than expected
- Tax installment not paid
- Tax refund received
- New tax escrow requirement paid

**INSURANCE**

- Premium changed
- Coverage changed
- Additional premium paid
- Insurance bill paid earlier OR later than expected
- Premium was not paid
- Premium refund received
- New insurance escrow requirement paid
- Lender placed insurance premium paid

MONTH	PAYMENTS TO ESCROW PROJECTED	ACTUAL	DISBURSEMENTS FROM ESCROW PROJECTED	ACTUAL	DESCRIPTION	ESCROW BALANCE PROJECTED	ACTUAL
					BEGINNING BALANCE	2,984.64	11,517.22-
12/19	693.35	168.20 *	164.58	*	RBP MTG INS	3,513.41	11,349.02-
12/19			1,185.00	1,184.00 *	HAZARD INS.	2,328.41	12,533.02-
12/19				164.58 *	RBP MTG INS	2,328.41	12,697.60-
01/20	693.35	168.20 *	164.58	164.58	RBP MTG INS	2,857.18	12,693.98-
02/20	693.35	*	164.58	*	RBP MTG INS	3,385.95	12,693.98-
02/20			2,857.18	2,838.13 *	COUNTY TAX	528.77 <	15,532.11-
02/20				160.82 *	RBP MTG INS	528.77	15,692.93-
03/20	693.35	168.20 *	164.58	*	RBP MTG INS	1,057.54	15,524.73-
03/20				160.82 *	RBP MTG INS	1,057.54	15,685.55-
04/20	693.35	336.40 *	164.58	*	RBP MTG INS	1,586.31	15,349.15-
04/20				160.82 *	RBP MTG INS	1,586.31	15,509.97-
05/20	693.35	168.20 *	164.58	*	RBP MTG INS	2,115.08	15,341.77-
05/20				160.82 *	RBP MTG INS	2,115.08	15,502.59-
06/20	693.35	861.10 *	164.58	*	RBP MTG INS	2,643.85	14,641.49-
06/20				160.82 *	RBP MTG INS	2,643.85	14,802.31-
07/20	693.35	*	164.58	*	RBP MTG INS	3,172.62	14,802.31-
07/20			2,303.05	2,777.26 *	COUNTY TAX	869.57	17,579.57-
07/20				160.82 *	RBP MTG INS	869.57	17,740.39-
08/20	693.35	692.90 *	164.58	*	RBP MTG INS	1,398.34	17,047.49-
08/20				160.82 *	RBP MTG INS	1,398.34	17,208.31-
09/20	693.35	9,708.70 * E	164.58	* E	RBP MTG INS	1,927.11	7,499.61-E
09/20				160.82 *	RBP MTG INS	1,927.11	7,660.43-
10/20	693.35	693.71 * E	164.58	160.82 * E	RBP MTG INS	2,455.88	7,127.54-E
11/20	693.35	693.71 * E	164.58	160.82 * E	RBP MTG INS	2,984.65	6,594.65-E
TOTAL	8,320.20	13,659.32	8,320.19	8,736.75			

The last analysis projected the disbursements from your escrow account would be 8,320.19. The required balance should not have exceeded 528.77. The Required Escrow Account Balance is the amount to be on deposit as allowed by Federal law, State law, and/or your mortgage documents; the amount is indicated with an arrow (<).

**Annual FHA Disclosure**

**FHA MORTGAGE INSURANCE:** Your mortgage loan requires FHA mortgage insurance. Mortgage Insurance protects lenders and others against financial loss when borrowers default. Charges for the Mortgage Insurance Premiums (MIP) are added to your loan payments, placed into and paid monthly from your escrow account. The length of time the monthly MIP is required is based on the guidelines established by HUD at the time your loan closed, and/or the FHA case number was assigned. In some cases you may be able to cancel the annual MIP in advance of the projected amortization date by making additional payments of mortgage principal. For information concerning MIP cancellation, please contact our Customer Service Center at 800.365.7772.

**\*\*\*\*\*INFORMATION REGARDING PREPAID ESCROWED ITEMS\*\*\*\*\***

Please be advised, an annual review of your escrow account is conducted to determine the monthly escrow account payments for the next computation year. An Escrow Account computation year is a 12-month period beginning from either the initial payment on a new loan or at the completion of the escrow account computation year on loans previously analyzed. In conducting the escrow account analysis, the amount of the escrowed items may be estimated if unknown, or may be based on the preceding year's charge. In addition, the disbursement date of the escrowed item must be within the computation year and on or before the deadline to avoid a penalty.

This annual review may have identified an escrow item due date that falls outside of the computation period, thus is not included in this year's escrow collection. When this occurs, this can create an escrow shortage on your next annual escrow review. To avoid a potential shortage you may elect to voluntarily pay more into your escrow account. Please contact our Customer Service Center at 800.365.7772 if you have any concerns regarding your Annual Escrow Account Disclosure Statement.